



**1999**

# **Annual Report**



# **Years**

**Workers Compensation Board  
of Prince Edward Island**

# LETTER OF TRANSMITTAL



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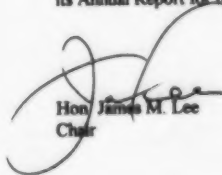
**Workers Compensation Board  
of Prince Edward Island**

01 March 2000

Hon. Wes MacAleer  
Minister  
Community Services and Attorney General  
P.O. Box 2000  
CHARLOTTETOWN, PE  
C1A 7N8

Dear Minister MacAleer:

In accordance with Section 34 of the Workers Compensation Act, the Board is pleased to provide its Annual Report for the year ending 31 December 1999.

  
Hon. James M. Lee  
Chair

14 WYEMOUTH STREET P.O. BOX 757 CHARLOTTETOWN, PRINCE EDWARD ISLAND C1A 7L7



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## OUR MISSION

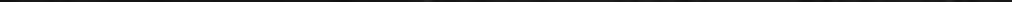
The mission of the Workers Compensation Board of Prince Edward Island is to:

- *Serve workers and employers through the operation of an efficient and effective insurance program for losses arising from workplace-related accidents*
- *Deliver services that are fair and equitable to both employers and workers*
- *Deliver its services in a cost effective manner*
- *Act in partnership with workers, employers and others to increase understanding of the need for safe and healthy workplaces and to encourage the development of standards to promote safety and health in the workplace.*

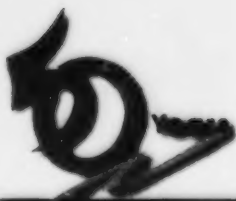
## OUR OPERATING PRINCIPLES

The Workers Compensation Board of Prince Edward Island is committed to service delivery that:

- *Treats people with respect*
- *Is responsive to client needs*
- *Communicates clearly and openly*
- *Acts honestly and fairly*
- *Manages resources to achieve positive results.*



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## CHAIRPERSON & EXECUTIVE REPORTS



The office of the Workers Compensation Board of Prince Edward Island is the former Canadian National Railway station located in downtown Charlottetown. Purchased by the Board in 1996, the office is home to almost the entire staff of the Board in Prince Edward Island.



## Report of the Chairperson for 1999



When I last reported a year ago, the Workers Compensation Board had just completed the comprehensive Operational Review commissioned by the Board of Directors. Resulting from an extensive process of consultation across all of our key constituencies, thirty-three recommendations were made, covering areas as diverse as Governance and Management, Service Delivery, Corporate Services and Communications. I am pleased to report to you now that over a twenty-four month time frame, most of these recommendations will be implemented and we are moving ahead on schedule. The groundwork is in place. We have recently announced two important new management appointments, filling the positions of Director of Client Services and Director of Corporate Services.

Improved communication was a central theme running through the Operational Review. We have been able to take some major steps on this in 1999, not the least of these being that first step out through the front door to meet our major stakeholders on their own turf. Many productive sessions have been held with interested groups of employers, workers and health care providers.

1999 has also seen significant progress on implementing changes in our Occupational Health and Safety Division operations. With the emphasis placed firmly on prevention, Workers Compensation Board celebrates a very successful year in the Occupational Health and Safety Division. In the first half of the year, we added necessary staff in the fields of industrial hygiene and education, administrative support and enforcement. This allowed our occupational health and safety professionals to make 2044 contacts in the workplace last year, 27% more than in 1998. We view this as 27% more effort devoted to averting the costs of workplace injury, both human and monetary.

We believe education to be the key to workplace health and safety, with the result of reducing or eliminating workplace injuries. To this end, we launched a number of training initiatives in 1999 for employer safety committees, senior management and labour organizations. In the same vein, we will be hosting the Atlantic Provinces Occupational Health and Safety Officer Training Conference in 2000, as well as introducing the first of what we plan will be annual Health and Safety Conferences for Island employees and employers.

In June of 1999, we completed our 50th year of service to Islanders. In observing this milestone, it was a privilege to honour three of our pioneers on that anniversary day: Mrs. Michael E. Campbell, whose husband helped found this organization; Mr. Lorne McLellan, original team member and first Claims Officer; and Mr. Ray Lavandier, our first client.

Embarking on our second half century, not to mention a new century and millennium in the P.E.I. workplace, I want to add a note of personal acknowledgement for the dedication of our Board of Directors and the commitment of our employees. Together we have been through a lot of wrenching change. Together we're better for it.

Hon. James M. Lee  
Chair

## Rapport de 1999 du président



Dans mon rapport de l'année dernière, la Commission des accidents du travail venait de terminer l'examen opérationnel approfondi demandé par le Conseil d'administration. À la suite d'un processus étendu de consultations dans tous nos secteurs principaux, trente-trois (33) recommandations ont été formulées dans des domaines comme l'exercice de l'autorité et la gestion, la prestation des services, les services ministériels et les communications. J'ai le plaisir de vous informer que, d'ici vingt-quatre (24) mois, la plupart de ces recommandations seront mises en application. Tout se déroule comme prévu. La structure est en place. Nous avons tout dernièrement comblé deux postes importants, celui de directeur des Services à la clientèle et celui de directeur des Services ministériels.

L'amélioration des communications a été un élément central de l'examen opérationnel. Nous avons pu prendre certaines mesures importantes à cet égard en 1999; par exemple, nous nous sommes déplacés pour aller rencontrer nos principaux intervenants. Un grand nombre de séances productives ont été organisées avec des groupes d'employeurs, de travailleurs et de fournisseurs de soins de santé.

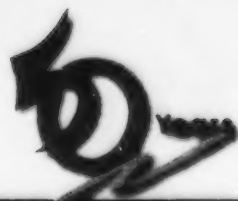
En 1999, nous avons également apporté des changements aux activités de la Division de la santé et de la sécurité au travail. Comme nous avons mis nettement l'accent sur la prévention, l'année a été couronnée de succès à la Division de la santé et de la sécurité au travail. Durant la première moitié de l'année, nous avons doté en personnel des secteurs comme l'hygiène du travail et l'éducation, le soutien administratif et l'application de la loi. Ainsi, nos professionnels de la santé et de la sécurité au travail ont pu, l'année dernière, établir 2 044 contacts en milieu de travail, ce qui représente 27 % de plus qu'en 1998. Pour nous, cela signifie 27 % plus d'efforts faits pour éviter les coûts humains et monétaires reliés aux accidents de travail.

Nous sommes d'avis que l'éducation est la clé de la santé et de la sécurité au travail, car elle permet de réduire et même d'éliminer les accidents de travail. À cette fin, nous avons lancé un certain nombre d'initiatives de formation en 1999 à l'intention des comités d'employeurs chargés de la sécurité, des cadres supérieurs et des syndicats. De plus, nous organiserons la conférence de formation des agents de la santé et de la sécurité au travail des provinces de l'Atlantique de l'an 2000 et nous présenterons la première des conférences annuelles sur la santé et la sécurité à l'intention des employés et des employeurs de l'Île-du-Prince-Édouard.

En juin 1999, nous avons célébré nos 50 années de service aux résidents de l'Île-du-Prince-Édouard. Cet événement nous a permis de rendre hommage à trois de nos pionniers : Mme Michael E. Campbell, dont l'époux a aidé à fonder notre organisation; M. Lorne McLellan, membre de la première équipe et premier préposé aux demandes; et M. Ray Lavandier, notre premier client.

Nous entamons maintenant les 50 prochaines années en vue de célébrer notre centenaire, un nouveau siècle et un nouveau millénaire. Et, je tiens personnellement à remercier notre conseil d'administration pour son dévouement ainsi que nos employés pour leur ardeur au travail. Ensemble, nous avons eu à faire face à des changements difficiles. Et, ensemble, nous avons traversé cette épreuve et nous en sommes ressortis grandis.

James M. Lee  
Président



## Report of the Chief Executive Officer for 1999

The 1999 year for the Workers Compensation Board of Prince Edward Island was one of continuing change. There were several reviews which have had, or will have, an impact on our mandate and operations - Legislative Review by a committee of the Legislative Assembly, an Operational Review by external consultants, as well as a Ministerial Review Committee on the Occupational Health and Safety Act and Regulations.

The Ministerial Review Committee has submitted their proposed draft for a new Occupational Health and Safety Act for the province to the Minister Responsible. The proposed legislation is expected to be reviewed and supported by Government with the result of it being tabled in the Legislature in the near future. The Review Committee (MacCormac) has held broad consultations within the province with a wide scope of stakeholders. It has been over 15 years since our last Occupational Health and Safety Act was drafted and it is important to ensure our legislation keeps pace with the ever changing workplace and the technologies applied.

The review of proposed amendments to the Workers Compensation Act, which has been before the House for some time, received detailed review and the Legislative Committee tabled its report in April of 1999. Some redrafting has occurred as a result of the recommendations of the Committee and amendments are expected to be tabled again in the near future.

The Operational Review, which was completed in the Spring of 1999, has resulted in some major structural changes within the Workers Compensation Board. The structure is now comprised of three operational divisions - Client Services, Occupational Health and Safety, and Corporate Services; as well as a Manager of Human Resources reporting to the Chief Executive Officer. We have just recently completed our staffing of these positions and will be proceeding, over the following months, to complete the implementation of the Baker Report recommendations.

The other significant structural change which was implemented over a year ago was the establishment of an Internal Reconsideration Officer, who reports to the Chief Executive Officer but is independent from the Client Services Division. This position conducts reconsideration hearings on injured worker's requests and represents the final decision from the Workers Compensation Board on these matters. The next level of appeal is to the Appeal Tribunal.

The financial results for the 1999 fiscal year reflect some issues of interest:

- No significant changes to the actuarial assumptions reflected in our financial statements.
- The Unfunded Liability has decreased slightly to \$27.8 million (68% funded versus 66% in 1998) but remains an issue requiring a plan for elimination.
- Investment returns for the 1999 fiscal year were 9.12 percent.
- Average assessment rates for 1999 were \$1.98 per \$100 of assessed earnings.
- Gross administration expenses were up by 4.0 percent which can be accounted for by our increased efforts in Occupational Health and Safety targeted at accident prevention.

Turning briefly to a more broad based review of activities over the past year, we must consider a number of issues which have required our corporate attention -

- Policy review of all aspects of our operations continue to be of interest and challenge.
- Spousal benefits, both pre and post 1985, relative to the continuation of benefits in recognition of the proclamation of the Charter of Rights and Freedoms in Canada.
- Court challenges to Board policy and practice.
- Occupational Health and Safety completed a study of the Health Care sector with a view to developing a comprehensive safety program for this industry.
- Precautions required to ensure there were no technical difficulties with Y2K.

Finally, but of most importance, I want to recognize the contribution of our staff to providing quality service to our clientele. It is clearly recognizable that the involvement and commitment of our Board of Directors provides the leadership which permeates the entire staff of the organization. We are poised to push the organization forward to represent the best qualities of service and effectiveness to which our stakeholders are entitled.

W. Philip MacDougall  
Chief Executive Officer

## Board of Directors



Honourable James M. Lee: Chair



Wendy Ripley: Vice-Chair



Ray Gallant: Director



Dan Hughes: Director



Joyce McCardie: Director

## OPERATIONS INFORMATION

RAY LAVANDIER was Workers Compensation Board's first claimant in 1949. Mr. Lavandier's hand was crushed while loading a pulp boat in Georgetown, resulting in the loss of a finger on his right hand.

Coverage by WCB came as a very welcome surprise for Mr. Lavandier, because when workers compensation was first introduced in PEI (in July of 1949) there was no publicly-funded medicare system.

"I told Dr. Kennedy on the way from the hospital that I'd have to pay him when I got paid from the boat," explains Lavandier. "But he called me later and told me not to worry about it because he'd get paid by the new Compensation Board. And that I would get paid for any days I missed from work. I was the first application on PEI. It had just come out."

"In 50 years," says Lavandier, "it was the only time I had to contact the Workers Compensation Board, but when I did, they used me well, and all I can say to them is, thank you."

Mr. Lavandier was recently honoured at the Workers Compensation Board's 50th anniversary celebration.



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## Workplace Accident Summary

4	13	731	1043	38	62	90	117	1816	306,167	370,652
3	20	732	1053	108	96	121	145	1896	363,793	387,645
4	33	841	948	105	72	123	115	1898	448,962	444,740
4	32	952	1256	198	80	118	116	2410	523,742	480,217
3	11	983	1288	272	83	120	103	2546	399,914	527,993
2	20	1122	1249	281	95	181	91	2654	532,617	559,703
2	14	1182	1121	257	68	116	105	2562	551,880	654,521
15	21	1180	1151	244	81	122	165	2590	634,542	745,171
5	17	1065	1115	212	76	103	142	2397	501,789	676,782
2	22	1038	1096	220	75	97	126	2356	518,678	667,421
4	27	1134	1142	201	63	101	134	2481	593,838	743,543
3	20	1254	996	205	86	92	143	2458	677,691	800,462
4	27	1377	1286	224	86	114	168	2891	845,982	968,285
2	40	1509	1334	220	85	96	174	3065	1,073,105	1,152,146
6	26	1470	1489	289	98	130	213	3254	1,152,201	1,446,823
3	33	1420	1374	339	108	121	214	3136	1,095,140	1,893,534
5	14	1504	1295	356	94	105	225	3160	1,598,112	2,254,147
6	20	1517	1502	439	86	209	251	3464	1,530,300	3,035,627
6	31	1813	1642	548	79	139	242	4009	2,182,518	3,286,027
6	27	1872	1688	638	33	60	249	4204	2,687,547	3,584,051
10	21	1829	1543	761	29	60	128	363	4143	3,651,347
1	20	1631	1516	494	14	70	132	292	3642	3,174,414
5	37	1505	1387	575	15	75	172	482	3472	3,631,133
3	30	1627	1624	651	12	66	139	320	3905	3,177,889
1	44	1531	1586	668	10	49	146	367	3786	3,399,864
3	39	1794	1671	888	9	44	149	444	4356	4,949,476
1	48	1927	1691	927	10	36	117	451	4546	5,549,695
3	39	2073	1866	1038	10	35	127	467	4980	6,453,715
0	54	2438	2205	1271	7	49	160	550	5914	7,241,886
4	81	2457	2147	1226	4	69	122	547	5834	8,582,012
3	96	2561	2371	1101	1	93	198	830	6036	13,966,548
5	47	2256	2294	1140	5	83	148	754	5695	16,286,550
3	11	2131	2152	1251	5	87	173	754	5537	16,940,625
2	6	1978	2155	1185	5	120	171	635	5320	15,546,561
3	44	2099	2296	1193	5	81	223	617	5591	22,554,399
2	23	2449	2929	1457	4	88	218	520	6837	16,990,032
3	18	2445	2811	1430	3	85	164	281	6689	16,590,191
3	27	1818	2178	1080	3	35	190	231	5079	17,772,928
3	21	2041	2132	991	6	169	229	5167	22,343,518	19,156,310
3	9	2164	2296	1341	3	0	187	286	5805	20,096,096



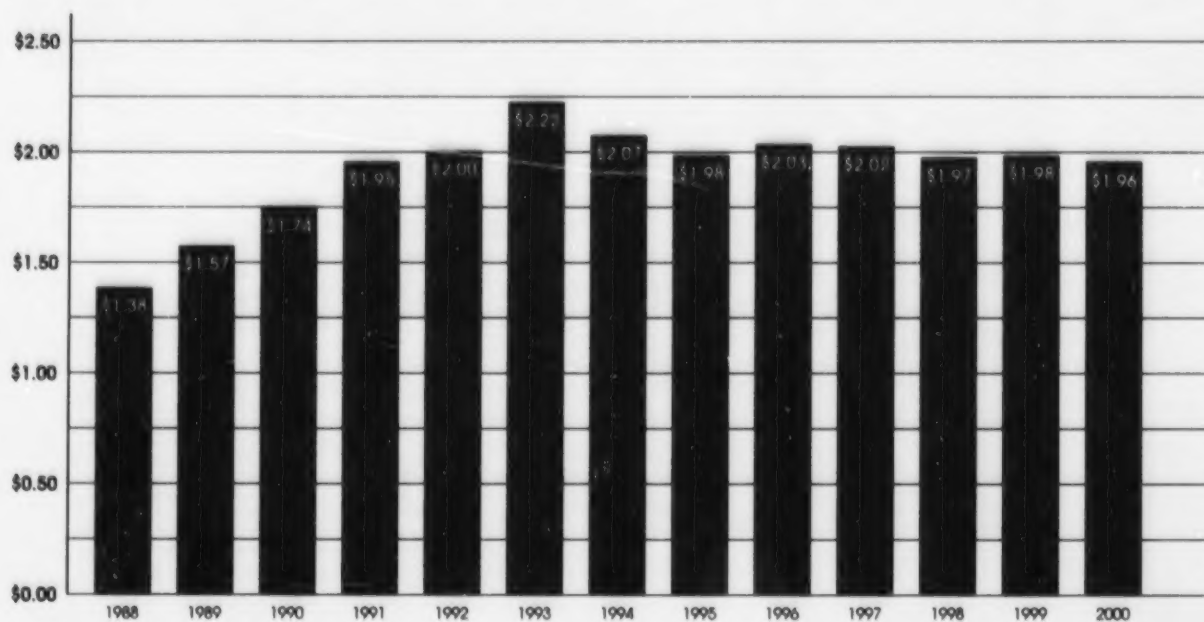
## Workplace Accident Summary

	Fatal accidents	Extended Earnings Loss	Temporary Earnings Loss	Medical Aid Only	Non-Compensable	CN Railway	Marine Atlantic	Federal Government	Provincial Government	Total No. of Claims	Cost of Claims	Assessments
1960	4	13	731	1043	38	62		90	117	1816	306,167	370,652
1961	3	20	732	1053	108	96		121	145	1896	363,793	387,645
1962	4	33	841	948	105	72		123	115	1898	448,962	444,740
1963	4	32	952	1256	198	80		118	116	2410	523,742	480,217
1964	3	11	983	1288	272	83		120	103	2546	399,914	527,993
1965	2	20	1122	1249	281	95		181	91	2654	532,617	559,703
1966	2	14	1182	1121	257	68		116	105	2562	551,880	654,521
1967	15	21	1180	1151	244	81		122	165	2590	634,542	745,171
1968	5	17	1065	1115	212	76		103	142	2397	501,789	676,782
1969	2	22	1038	1096	220	75		97	126	2356	518,678	667,421
1970	4	27	1134	1142	201	63		101	134	2481	593,838	743,543
1971	3	20	1254	996	205	86		92	143	2458	677,691	800,462
1972	4	27	1377	1286	224	86		114	168	2891	845,982	968,285
1973	2	40	1509	1334	220	85		96	174	3065	1,073,105	1,152,146
1974	6	26	1470	1489	289	98		130	213	3254	1,152,201	1,446,823
1975	3	33	1420	1374	339	108		121	214	3136	1,095,140	1,893,534
1976	5	14	1504	1295	356	94		105	225	3160	1,598,112	2,254,147
1977	6	20	1517	1502	439	86		209	251	3464	1,530,300	3,035,627
1978	6	31	1813	1642	548	79		139	242	4009	2,182,518	3,286,027
1979	6	27	1872	1688	638	33	60	151	249	4204	2,687,547	3,584,051
1980	10	21	1829	1543	761	29	60	128	363	4143	3,651,347	3,846,196
1981	1	20	1631	1516	494	14	70	132	292	3642	3,174,414	4,406,811
1982	5	37	1505	1387	575	15	75	172	482	3472	3,631,133	4,238,336
1983	3	30	1627	1624	651	12	66	139	320	3905	3,177,889	4,952,590
1984	1	44	1531	1586	668	10	49	146	367	3786	3,399,864	5,124,608
1985	3	39	1794	1671	888	9	44	149	444	4356	4,949,476	5,554,416
1986	1	48	1927	1691	927	10	36	117	451	4546	5,549,695	5,826,342
1987	3	39	2073	1866	1038	10	35	127	467	4980	6,453,715	6,022,278
1988	0	54	2438	2205	1271	7	49	160	550	5914	7,241,886	8,341,288
1989	4	81	2457	2147	1226	4	69	122	547	5834	8,582,012	10,343,471
1990	3	96	2561	2371	1101	1	93	198	830	6036	13,966,548	13,680,270
1991	5	47	2256	2294	1140	5	83	148	754	5695	16,286,550	15,616,903
1992	3	11	2131	2152	1251	5	87	173	754	5537	16,940,625	16,171,750
1993	2	6	1978	2155	1185	5	120	171	635	5320	15,546,561	17,253,765
1994	3	44	2099	2296	1193	5	81	223	617	5591	22,554,399	16,452,126
1995	2	23	2449	2929	1457	4	88	218	520	6837	16,990,032	18,563,265
1996	3	18	2445	2811	1430	3	85	164	281	6689	16,590,191	18,601,376
1997	3	27	1818	2178	1080	3	35	190	231	5079	17,772,928	17,518,044
1998	3	21	2041	2132	991	6		169	229	5167	22,343,518	19,156,316
1999	3	9	2164	2296	1341	3	0	187	286	5805	20,096,096	19,616,511



## Average Assessment Rates

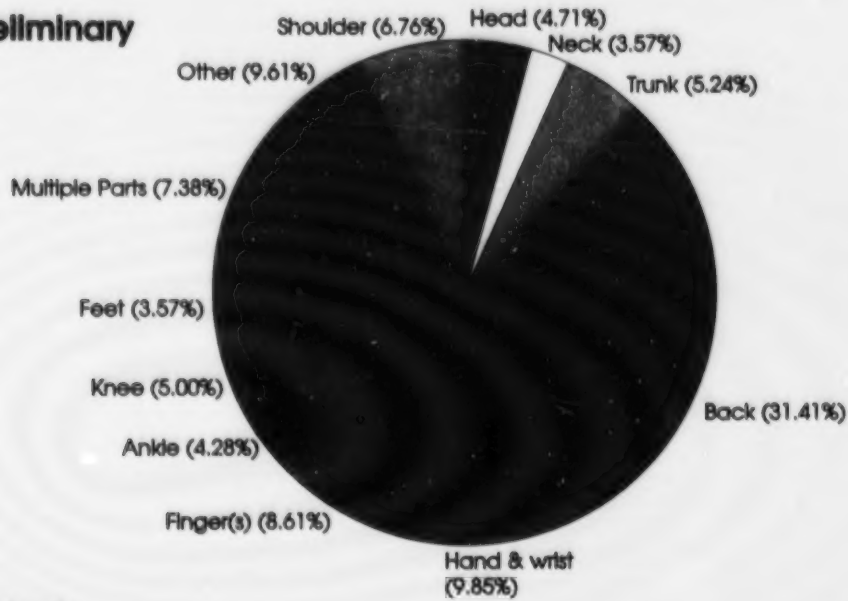
Per \$100 of payroll



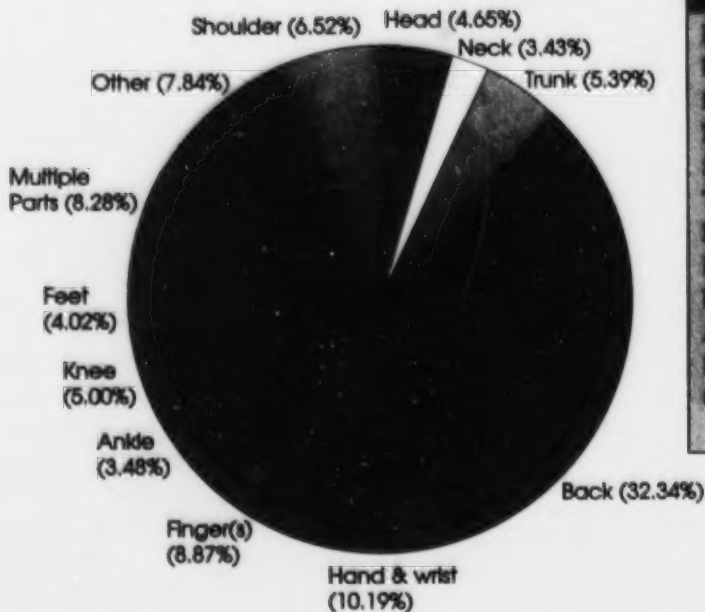


## Temporary Earnings Loss Claims — Region of Injury

### 1999 Preliminary



### 1998 Actual

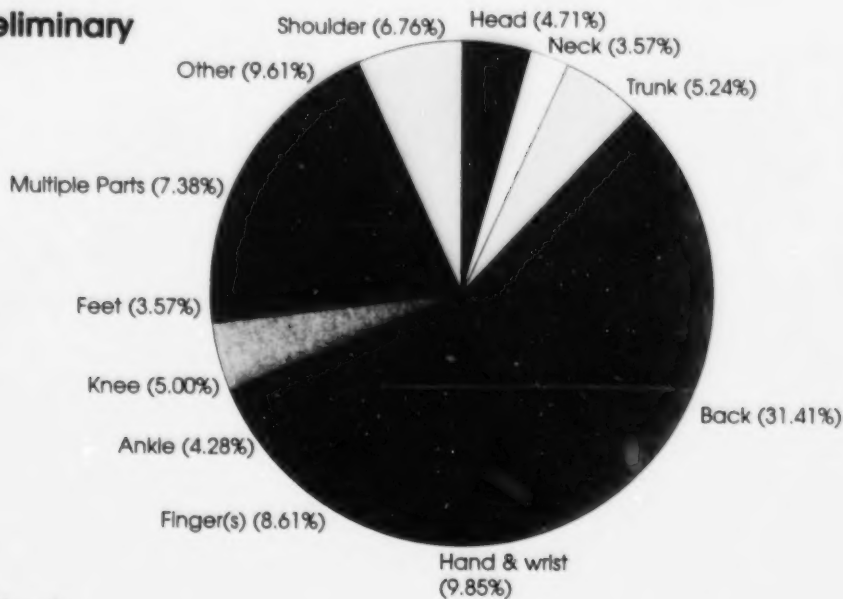


REGION OF INJURY	1999	1998
Back	31.41	32.34
Fingers	8.61	8.87
Hand & wrist	9.85	10.19
Multiple parts	7.38	8.28
Shoulder	6.76	6.52
Trunk	5.24	5.39
Knee	5.00	5.00
Head	4.71	4.65
Feet	3.57	4.02
Ankle	4.28	3.48
Neck	3.57	3.43
Other	9.61	7.84

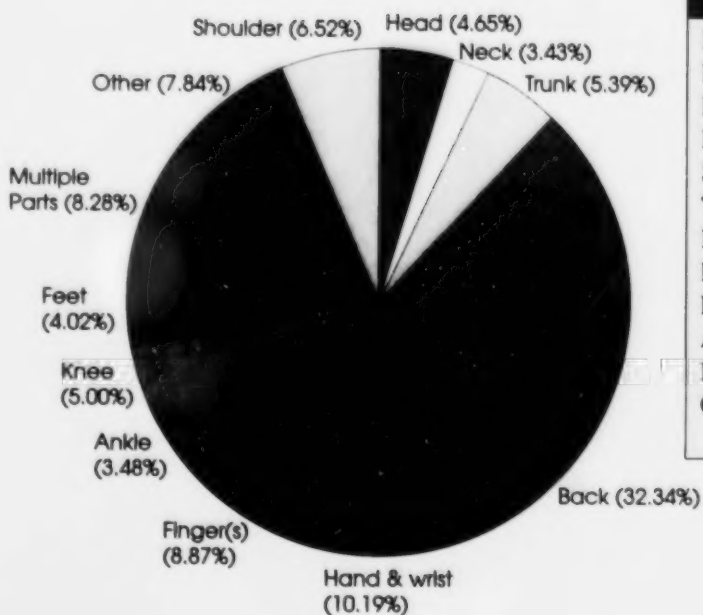


## Temporary Earnings Loss Claims — Region of Injury

### 1999 Preliminary

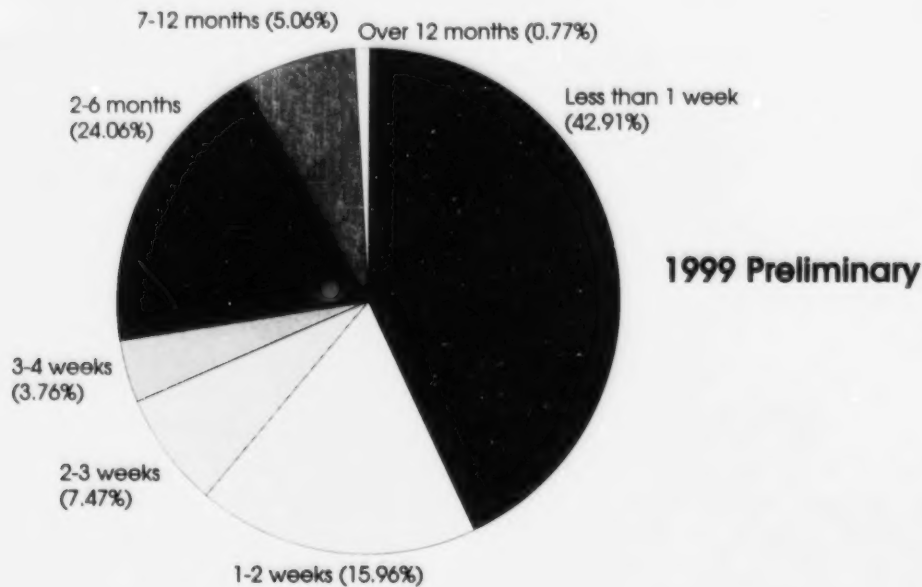


### 1998 Actual

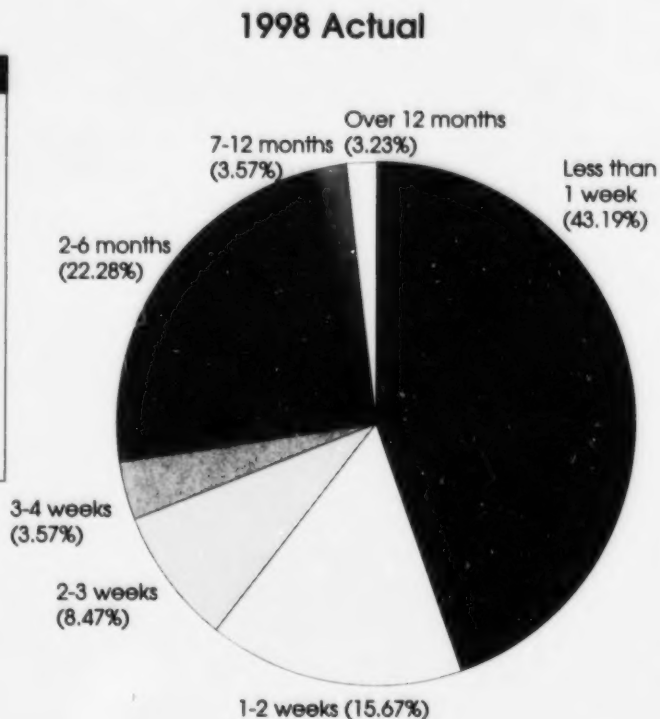


REGION OF INJURY	'99%	'98%
Back	31.41	32.34
Fingers	8.61	8.87
Hand & wrist	9.85	10.19
Multiple parts	7.38	8.28
Shoulder	6.76	6.52
Trunk	5.24	5.39
Knee	5.00	5.00
Head	4.71	4.65
Feet	3.57	4.02
Ankle	4.28	3.48
Neck	3.57	3.43
Other	9.61	7.84

## Temporary Earnings Loss Claims — % of Claimants/Time Lost

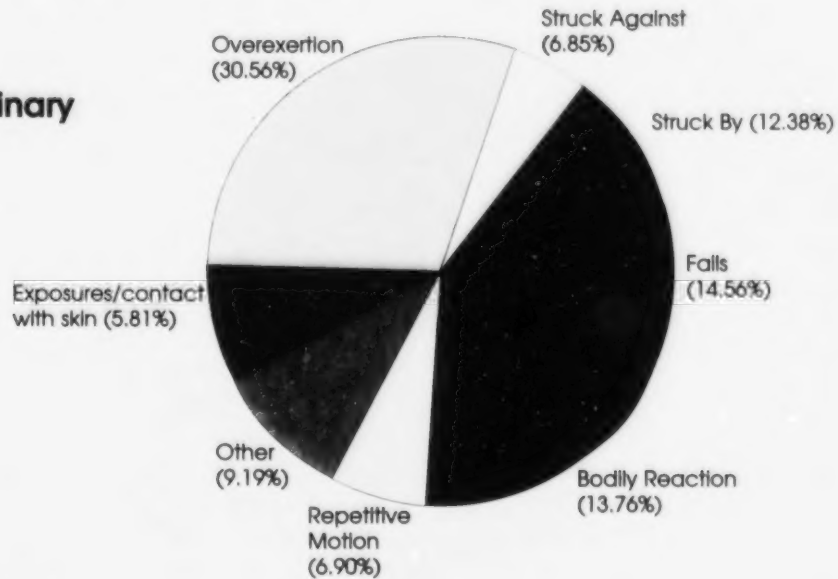


TIME LOST	'99%	'98%
Less than 1 week	42.91	43.19
1-2 weeks	15.96	15.67
2-3 weeks	7.47	8.47
3-4 weeks	3.76	3.57
2-6 months	24.06	22.28
7-12 months	5.06	3.57
Over 12 months	0.77	3.23

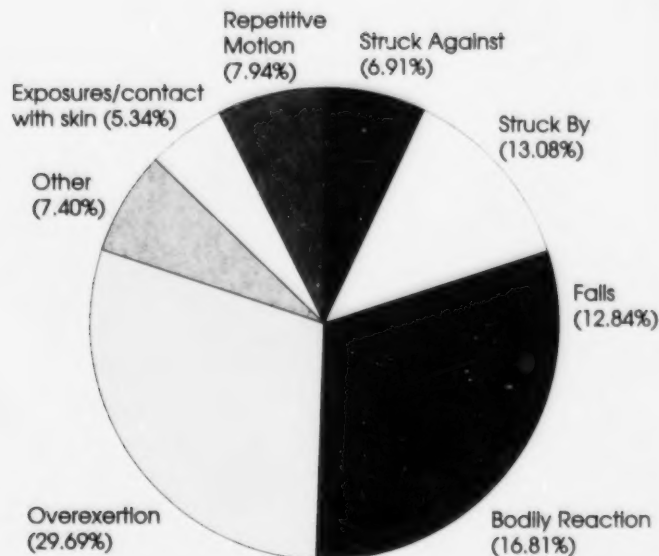


## Temporary Earnings Loss Claims — Cause of Accidents

### 1999 Preliminary



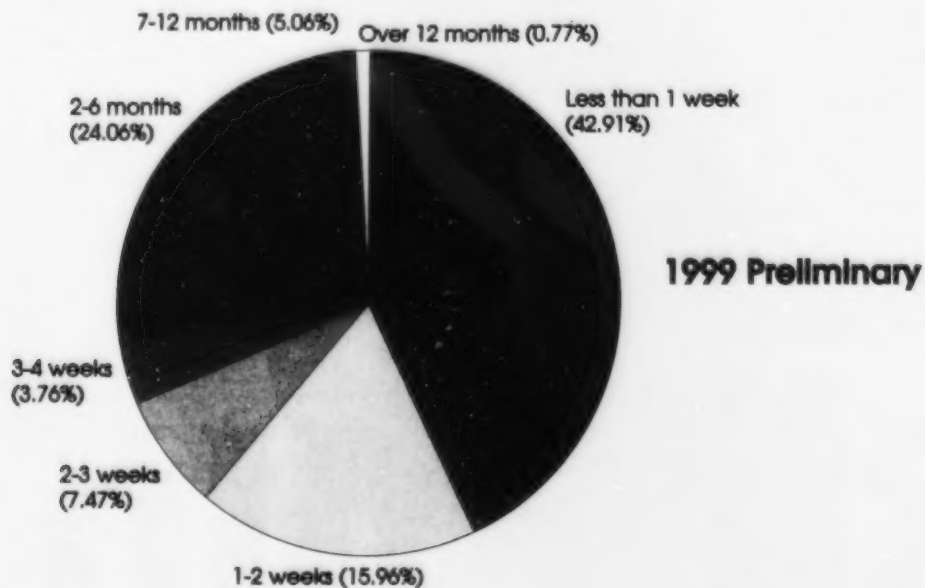
### 1998 Actual



CAUSE OF ACCIDENTS	'99%	'98%
Overexertion	30.56	29.69
Bodily Reaction	13.76	16.81
Struck By	12.38	13.08
Falls	14.56	12.84
Repetitive Motion	6.90	7.94
Struck Against	6.85	6.91
Exposures/contact with skin	5.81	5.34
Other	9.19	7.40

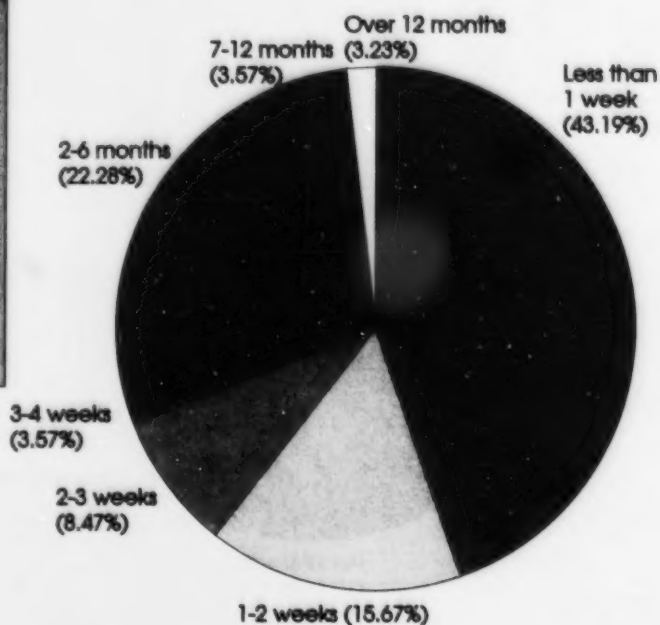


## Temporary Earnings Loss Claims — % of Claimants/Time Lost



## 1998 Actual

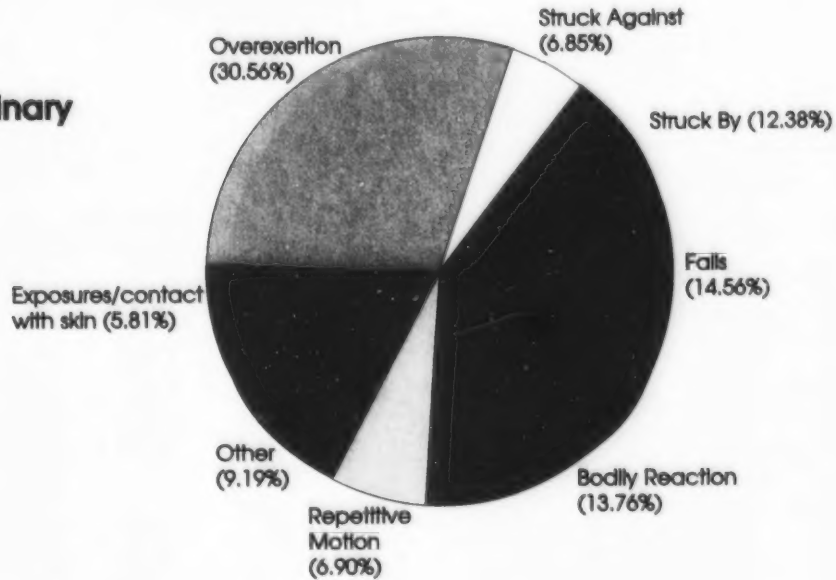
Time Lost	1999	1998
Less than 1 week	42.91	43.19
1-2 weeks	15.96	15.67
2-3 weeks	7.47	8.47
3-4 weeks	3.76	3.57
2-6 months	24.06	22.28
7-12 months	5.06	3.57
Over 12 months	0.77	3.23



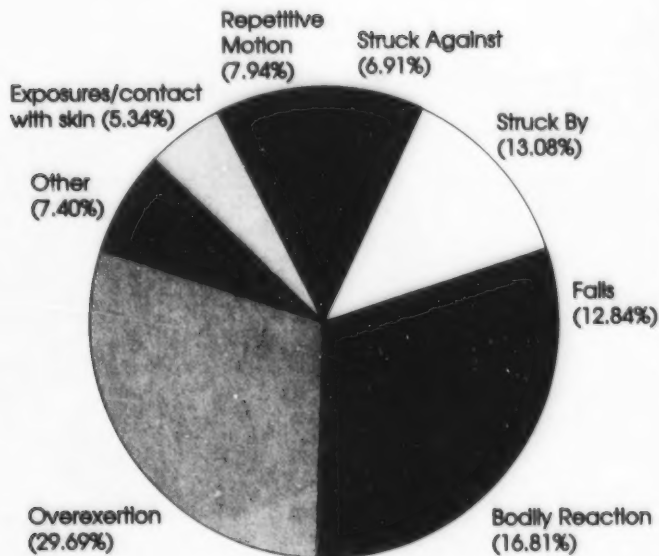


# Temporary Earnings Loss Claims — Cause of Accidents

## 1999 Preliminary



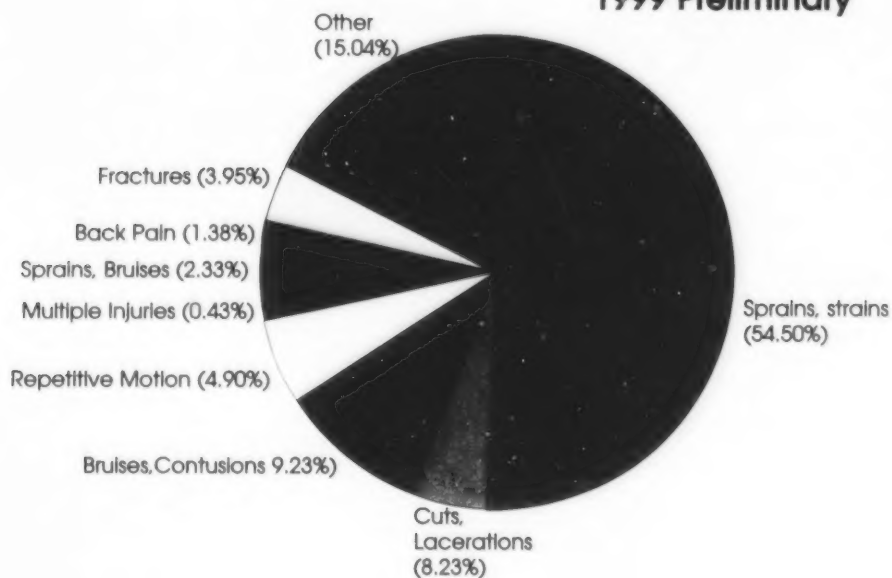
## 1998 Actual



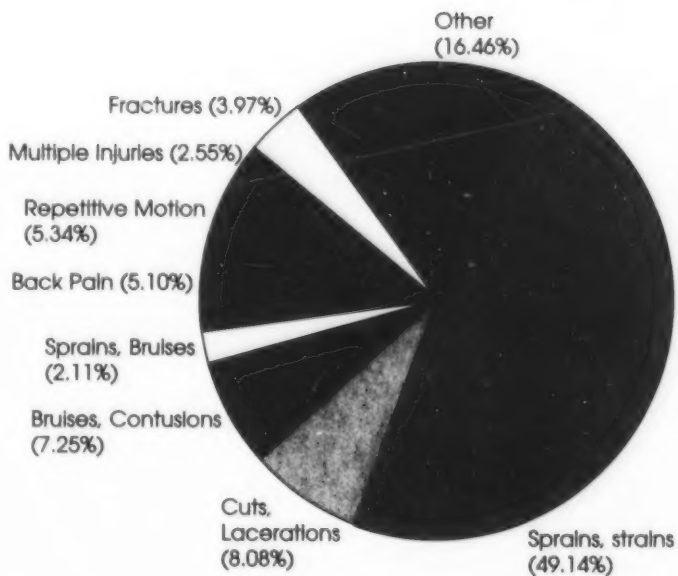
CAUSE OF ACCIDENTS	1999%	1998%
Overexertion	30.56	29.69
Bodily Reaction	13.76	16.81
Struck By	12.38	13.08
Falls	14.56	12.84
Repetitive Motion	6.90	7.94
Struck Against	6.85	6.91
Exposures/contact with skin	5.81	5.34
Other	9.19	7.40

## Temporary Earnings Loss Claims — Nature of Injury

### 1999 Preliminary

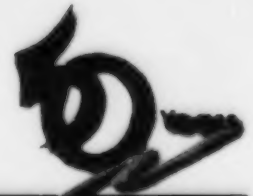


### 1998 Actual



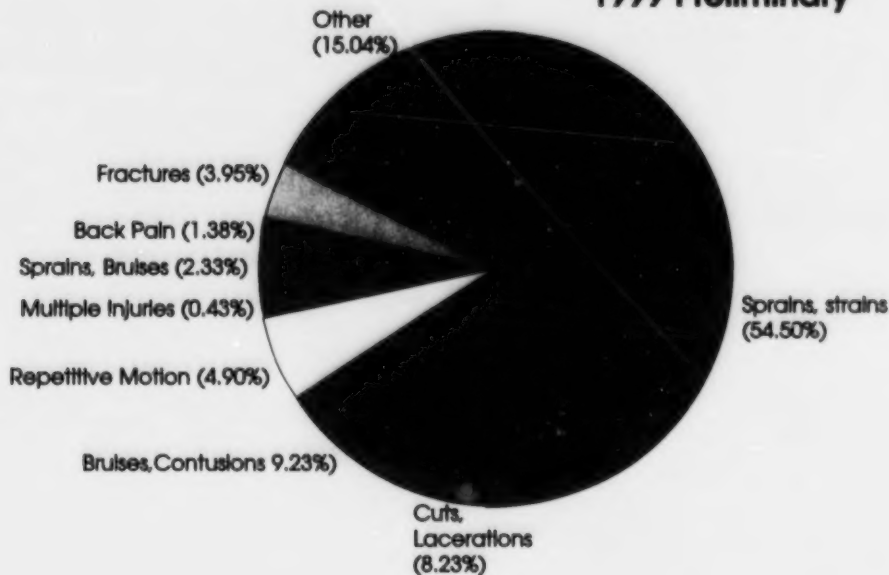
NATURE OF INJURY	'99%	'98%
Sprains, strains	54.50	49.14
Cuts, lacerations	8.23	8.08
Bruises, contusions	9.23	7.25
Repetitive Motion	4.90	5.34
Fractures	3.95	3.97
Back pain	1.38	5.10
Multiple Injuries	0.43	2.55
Sprains, bruises	2.33	2.11
Other	15.04	16.46



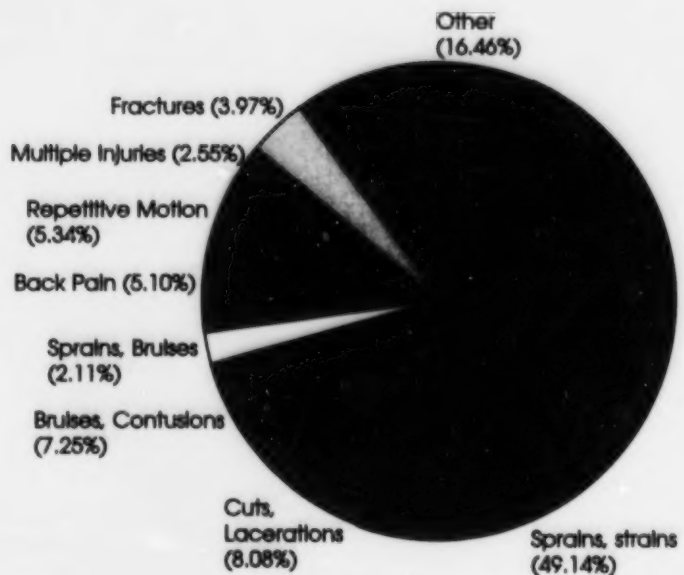


## Temporary Earnings Loss Claims — Nature of Injury

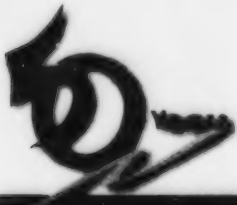
1999 Preliminary



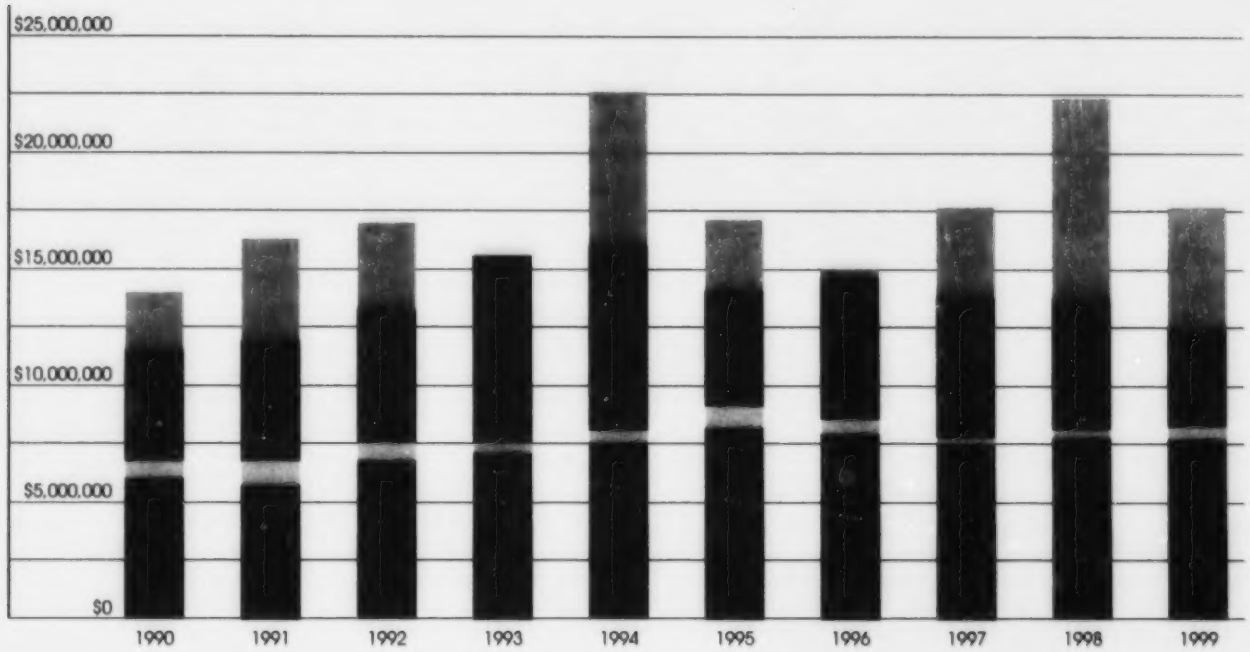
1998 Actual



NATURE OF INJURY	1999	1998
Sprains, strains	54.50	49.14
Cuts, lacerations	8.23	8.08
Bruises, contusions	9.23	7.25
Repetitive Motion	4.90	5.34
Fractures	3.95	3.97
Back pain	1.38	5.10
Multiple Injuries	0.43	2.55
Sprains, bruises	2.33	2.11
Other	15.04	16.46



## Compensation by Type of Benefit



## 50 Years of Growth



*In 1949      In 1999*

Maximum Annual Earnings  
(used in calculating worker  
compensation benefits)

\$2,500

\$36,200

Percentage of Earnings  
(used in calculating worker  
compensation benefits)

66 2/3% of Gross Earnings

80% of Net Earnings  
(85% after 39 weeks)

Waiting Period  
(before eligible for worker  
compensation benefits)

7 days

1 day

Number of claims filed

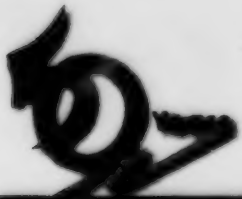
182

5463

Assessment Income

\$49,036

\$19,616,511



## FINANCIAL INFORMATION

WCB sponsored activities and events are a key component of WCB services. Here, American consulting physiotherapist Dennis Isernhagen works with Crystal MacLeod at a workshop where over 300 Islanders learned about work practices which help prevent repetitive strain injuries.





## Actuarial Certificate

ECKLER PARTNERS LTD.  
Internationally WOODROW MILLMAN



### Actuarial Certificate

We have completed an actuarial valuation of the benefits liabilities for insured employers under the Workers Compensation Act of Prince Edward Island as at December 31, 1999, for the purpose of providing input to the Financial Statements of the Board at December 31, 1999.

Our estimate of the benefits liabilities of \$80,579,103 represents the actuarial present value at December 31, 1999, of expected benefit payments of all types which will be made in future years, and which relate to claims arising from events that occurred on or before December 31, 1999. As in previous valuations, the benefits liabilities do not include any provision for future claims related to occupational disease or for future expenses of administration of existing claims. No allowance has been made for any possible future deviations from the present policies and practices of the Board or for the extension of new coverage types.

All liabilities have been calculated using an underlying assumption of 3.75% real rate of return on invested assets. Rates of increase in the Consumer Price Index are assumed to be 4.0% per annum.

These economic assumptions represent a slight change from the previous valuation as at December 31, 1998. The mortality assumption has also changed slightly from the previous valuation. The combined net effect of the changes to the economic and mortality assumptions is to decrease liabilities by \$74,831.

The liabilities in respect of short-term disability (including the income replacement component of rehabilitation benefits), hospital, medical aid, and rehabilitation benefits have been determined from projections of future claim payments. These projections have been based on factors developed from the Board's claims experience and average benefit rates in recent years.

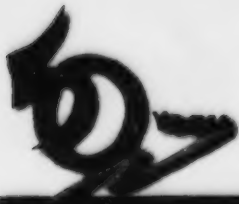
Additional information regarding our actuarial valuation is provided in our more detailed valuation report to the Board.

We have reviewed the data which were used for the valuation to test for reasonableness and consistency with the data available from other sources. However, it must be emphasized that very little data are available in terms of the effect of wage loss procedures on future permanent awards liabilities. In addition, there is considerable volatility in the payment patterns with respect to the other future awards liability categories, due to their relatively low claims volumes. Otherwise, in our opinion, the data are sufficient and reliable for the purpose of this valuation.

In our opinion, the actuarial assumptions are appropriate for the purpose of the valuation and the methods employed are consistent with sound actuarial principles. Our valuation report has been prepared and our opinions have been given in accordance with accepted actuarial principles.


*Paul Conrad*

Paul G. Conrad FCIA, FSA, MAAA  
Eckler Partners Limited  
March 6, 2000



## Auditor's Report

Grant Thornton LLP  
Chartered Accountants  
Canadian Member Firm of  
Grant Thornton International

Grant Thornton 

### Auditors' Report

To the Members of the Board of The Workers Compensation Board of Prince Edward Island

We have audited the balance sheet of The Workers Compensation Board of Prince Edward Island as at December 31, 1999 and the statements of operations and unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of the Board's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Board as at December 31, 1999 and the results of its operations and changes in its cash flows for the year then ended in accordance with generally accepted accounting principles.

Charlottetown  
Prince Edward Island  
January 28, 2000

*Grant Thornton LLP*

Chartered Accountants

P.O. Box 187  
Suite 501  
188 Grafton Street  
Charlottetown  
Prince Edward Island  
C1A 7K4  
Tel: (902) 882-8547  
Fax: (902) 888-5358



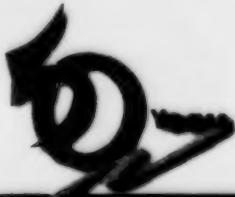
## Financial Statements

Grant Thornton

### Statements of Operations and Unfunded Liability

Year Ended December 31	1999	1998
<b>Revenues</b>		
Current assessments	\$ 17,290,165	\$ 16,411,120
Self insured employers (Note 10)	2,326,346	2,475,190
Investments (Note 4)	4,407,002	4,281,075
	<u>24,023,513</u>	<u>23,167,385</u>
<b>Expenditures</b>		
Changes in actuarial assumptions and methodology (Note 6)	(567,780)	4,217,241
Expected increase and experience gains and losses (Note 6)	5,926,543	4,567,027
Claims costs incurred (Note 6)	12,410,987	11,084,060
Claims costs incurred self insured employers (Note 10)	2,326,346	2,475,190
	<u>20,096,096</u>	<u>22,343,518</u>
	<u>3,927,417</u>	<u>823,867</u>
Administration	2,946,914	2,408,101
Occupational health and safety, and other	574,669	303,543
Workers' Adviser Program (Note 9)	88,612	77,454
	<u>3,610,195</u>	<u>2,789,098</u>
Excess of revenues over expenditures	\$ <u>317,222</u>	\$ <u>(1,965,231)</u>
Unfunded liability, beginning of year	\$ (28,088,596)	\$ (26,123,365)
Excess of revenues over expenditures	317,222	(1,965,231)
Unfunded liability, end of year	\$ <u>(27,771,374)</u>	\$ <u>(28,088,596)</u>

See accompanying notes to the financial statements.



Grant Thornton

**Balance Sheet****December 31****1999****1998****Assets**

Receivables (Notes 3 and 10)	\$ 3,537,793	\$ 4,220,718
Investments (Note 4)	52,976,014	46,815,649
Capital assets (Note 5)	<u>3,006,532</u>	<u>3,479,036</u>
	<u>\$ 59,520,339</u>	<u>\$ 54,515,403</u>

**Liabilities and Net Fund Deficiency**

Bank indebtedness	\$ 1,973,802	\$ —
Payables and accruals	608,803	753,057
Vacation pay and sick leave payable	454,526	447,380
Benefits liabilities (Note 6)	82,868,238	79,796,929
Capital lease obligation (Note 7)	359,284	426,668
Debenture payable (Note 8)	<u>1,027,060</u>	<u>1,179,965</u>
	87,291,713	82,603,999
Net fund deficiency and unfunded liability	<u>(27,771,374)</u>	<u>(28,088,596)</u>
	<u>\$ 59,520,339</u>	<u>\$ 54,515,403</u>

Contingent liabilities (Note 11)

Uncertainty (Note 12)

On behalf of the Board

Chairman

Chief Executive Officer

*See accompanying notes to the financial statements.*

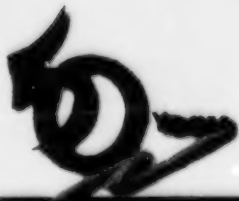


## Statement of Cash Flows

Grant Thornton

Year Ended December 31	1999	1998
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Cash received from:		
Employers for assessments	\$ 17,318,222	\$ 16,221,383
Self insured employers for assessments	2,251,593	3,938,967
Investments and other	4,404,948	4,280,994
Strait Crossing project account	731,675	767,896
	<u>24,706,438</u>	<u>25,209,240</u>
Cash paid:		
To claimants or third parties on their behalf	(17,024,787)	(15,239,330)
For administration requirements and other goods	(3,577,672)	(2,135,511)
	<u>(20,602,459)</u>	<u>(17,374,841)</u>
Net cash provided by operating activities	<u>4,103,979</u>	<u>7,834,399</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Cash received from:		
Proceeds on sale of capital assets	360,000	179,080
Cash paid for:		
Purchase of capital assets	(124,511)	(732,306)
Net cash provided by investing activities	<u>235,489</u>	<u>(553,226)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Cash paid for:		
Repayment of long term debt	(152,905)	(150,020)
Net increase in cash and investments	4,186,563	7,131,153
Cash and investments, net of bank indebtedness		
Beginning of year	<u>46,815,649</u>	<u>39,684,496</u>
End of year	<u>\$ 51,002,212</u>	<u>\$ 46,815,649</u>

See accompanying notes to the financial statements.



Grant Thornton

## Notes to the Financial Statements

### NOTE 1 - Nature of operations

The Workers Compensation Board (the Board) was established by the Prince Edward Island Legislature in 1949 under the Workers Compensation Act (the Act). The Board is responsible, in accordance with the provisions of the Act, for administering the payment of benefits to or on behalf of recovering workers; levying and collecting assessment revenues from established classes of employers in amounts sufficient to cover the current and future costs of existing claims; and investing funds, following investment policies which are approved by the Board within the guidelines established by the Act, and for administering the Occupational Health and Safety Act. On January 1, 1995 the current Act became effective.

The Board does not receive government funding.

### NOTE 2 - Summary of significant accounting policies

#### Accrued assessments receivable

At the beginning of each year, an assessment is levied on employers by applying industry assessment rates to their estimated payrolls. During the year, employers' actual payrolls may vary from their estimate, therefore, at year end, accrued assessments receivable are adjusted based on payroll adjustments from the prior year.

#### Investments

Fixed term investments are carried at amortized cost. Gains or losses realized on disposal of fixed term investments are amortized on a straight line basis over a seven year period, which approximates the period to maturity.

Equity investments and option contracts are stated at moving average market value. Unrealized gains and losses occurring during the year, together with gains and losses realized on disposal of equity investments, are deferred and amortized on a straight line basis over a five and four year period.

#### Capital assets

Property and equipment are reported at cost and are depreciated over their estimated lives on the straight line basis for building and computer equipment under capital lease and on the declining balance basis for furniture and equipment, computer programs, and motor equipment. The rates used are as follows:

Building	40 years, straight line
Furniture and equipment	10%, declining balance
Computer programs	20%, declining balance
Motor equipment	30%, declining balance
Computer equipment under capital lease	5 years, straight line



## Notes to the Financial Statements (con't)

Grant Thornton ■

### NOTE 2 - Summary of significant accounting policies (con't)

#### Benefits liabilities

An independent consulting actuary completes a valuation of the components of the benefits liabilities of the Board on an annual basis.

The benefits liabilities represent the actuarial present value of all future benefits payments expected to be made for claims which occurred in the current fiscal year or in any prior year. The benefits liabilities include provision for all benefits provided by current legislation policies and/or administrative practices in respect of existing claims, except for all claims related to the Strait Crossing Joint Venture Agreement. No provision has been made for future claims related to latent occupational disease because they cannot be reasonably estimated.

### NOTE 3 - Receivables

	1999	1998
Assessments	\$ 512,133	\$ 570,966
Accrued assessments	201,776	171,000
Other	15,238	13,184
Self-insured employers	237,004	162,251
Strait Crossing Joint Venture	<u>2,571,642</u>	<u>3,303,317</u>
	<u>\$ 3,537,793</u>	<u>\$ 4,220,718</u>



Grant Thornton

**Notes to the Financial Statements (con't)****NOTE 4 - Investments**

	1999	1998
Money market	\$ 6,014,404	\$ 7,283,209
Fixed term investments (market 1999 - \$17,497,716; 1998 - \$15,222,087)	20,058,707	15,892,791
Equities (market 1999 - \$36,932,791; 1998 - \$29,246,534)	29,038,820	28,181,810
	55,111,931	51,357,810
Deferred realized investment gains	(2,135,917)	(4,542,161)
	<u>\$ 52,976,014</u>	<u>\$ 46,815,649</u>
<b>Deferred realized investment gains</b>		
Balance, beginning of the year	\$ 4,542,161	\$ 4,907,258
Realized net investments gains for the year	182,168	2,304,831
	4,724,329	7,212,089
Amortization to investment income	(2,588,412)	(2,669,928)
Balance, end of the year	<u>\$ 2,135,917</u>	<u>\$ 4,542,161</u>
<b>Investment income</b>		
Earned during the year	\$ 1,334,946	\$ 1,940,125
Amortization of deferred realized investment gains	2,588,412	2,669,928
Amortization of deferred unrealized investment gains	739,510	10,939
	4,662,868	4,620,992
Less: Portfolio management expenses	(255,866)	(339,917)
	<u>\$ 4,407,002</u>	<u>\$ 4,281,075</u>

**Derivative financial instruments**

Certain of the Board's external investment portfolio managers may from time to time utilize derivative financial instruments where appropriate to increase portfolio diversification, reduce interest rate and foreign currency volatility and enhance overall investment returns. At December 31, 1999, no derivative financial instruments were included in the investments. At December 31, 1998, included in equities were option contracts with a cost of \$91,300 and a market value of \$91,300.



## Notes to the Financial Statements (con't)

Grant Thornton

### NOTE 4 - Investments (con't)

#### Investment Agreement

The Board has entered into an Investment Agreement (January 1995) for the management of its investment assets with those of the Workplace Health, Safety and Compensation Commission of New Brunswick. These financial statements report the Board's proportionate share of the investment assets held in the pooled fund which was 9.4% at December 31, 1999 (1998 - 8.3%). The Board pays a fee to the Workplace Health, Safety and Compensation Commission of New Brunswick for the administration of the combined investments.

### NOTE 5 - Capital assets

			1999	1998
	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Land	\$ 368,460		\$ 368,460	\$ 376,460
Building	1,195,538	\$ 103,379	1,092,159	1,351,370
Furniture and equipment	1,255,919	448,528	807,391	835,733
Computer programs	1,237,979	881,315	356,664	398,214
Motor equipment	47,792	26,218	21,574	30,820
Computer equipment under capital lease	1,057,655	697,371	360,284	486,439
	<u>\$ 5,163,343</u>	<u>\$ 2,156,811</u>	<u>\$ 3,006,532</u>	<u>\$ 3,479,036</u>



Grant Thornton

**Notes to the Financial Statements (con't)****NOTE 6 - Benefits liabilities****1999****1998**

An analysis of the components of and changes in benefits liabilities is as follows:

	Short Term Disability	Long Term Disability	Health Care	Rehabilitation	Total	Total
Balance, beginning of year	\$ 4,200,750	\$65,667,367	\$ 8,830,610	\$ 1,098,202	<b>\$79,796,929</b>	\$72,692,741
Increase (decrease) in actuarial assumptions and methodology	24,261	25,169	(625,297)	8,087	<b>(567,780)</b>	4,217,241
Expected increase and experience gains and losses	<u>376,697</u>	<u>2,825,895</u>	<u>1,822,727</u>	<u>901,224</u>	<b><u>5,926,543</u></b>	<u>4,567,027</u>
	4,601,708	68,518,431	10,028,040	2,007,513	<b>85,155,692</b>	81,477,009
Claims costs incurred	<u>4,385,202</u>	<u>3,897,204</u>	<u>3,423,433</u>	<u>705,148</u>	<b><u>12,410,987</u></b>	<u>11,084,060</u>
	8,986,910	72,415,635	13,451,473	2,712,661	<b>97,566,679</b>	92,561,069
Less:						
Claims payments made	<u>4,503,058</u>	<u>5,205,913</u>	<u>4,006,987</u>	<u>982,483</u>	<b><u>14,698,441</u></b>	<u>12,764,140</u>
Balance, end of year	<u>\$ 4,483,852</u>	<u>\$67,209,722</u>	<u>\$ 9,444,486</u>	<u>\$ 1,730,178</u>	<b><u>\$82,868,238</u></b>	<u>\$79,796,929</u>

An independent actuarial valuation of the components of the benefits liabilities as at December 31, 1999 was completed.

**Changes in actuarial assumptions and methodology**

During the 1999 and 1998 actuarial valuations certain of the assumptions and the methodology used in prior years were changed. The monetary effect is allocated as follows:

Change in the mortality tables	\$41,230	\$2,182,709
Change in economic assumptions	(45,781)	(106,535)
Change in valuation of hospital and medical aid costs	(563,229)	814,968
New methodology used in 1998	—	<u>1,326,099</u>
	<u>\$ (567,780)</u>	<u>\$ 4,217,241</u>

The monetary effect of the changes in actuarial assumptions and methodology is reflected in the current year.



## Notes to the Financial Statements (con't)

Grant Thornton

### NOTE 6 - Benefits liabilities (con't)

Benefits liabilities of self-insured employers are not included in the benefits liability. These liabilities will be borne by those employers when paid in future years, they do not add to the Board's unfunded liability or its net fund deficiency.

Included in the long term disability benefits liability at December 31, 1999 is \$2,289,134 (1998 - \$1,902,908), which relates to Strait Crossing Joint Venture. This liability is an estimate by the Board and will change when an actuarial study has been completed at the date of completion per the agreement. The Board has entered into an agreement with the joint venturers which require these employers to initially remit assessments intended to provide funding to cover the specific costs of benefits to their recovering workers. After the date of substantial completion of the project (May 31, 1998) and before May 31, 2000, an actuarial determination will be made of the long term disability, health care, and rehabilitation payments expected to be made for claims identified with each employer and a final settlement will be reached with Strait Crossing Joint Venture. Subsequent adjustments to the actuarial determination of benefits liabilities associated with this agreement would be the responsibility of or for the benefit of the Board.

### NOTE 7 - Capital lease obligation

Future minimum lease payments under the capital lease of computer equipment as at December 31, 1999 are as follows:

2000	134,556
2001	134,556
2002	127,812
2003	<u>127,812</u>
	524,736
Less: Amount representing	
Interest	102,284
Maintenance costs	<u>63,168</u>
	<u>\$ 359,284</u>



Grant Thornton

**Notes to the Financial Statements (con't)****NOTE 8 - Debenture payable****1999****1998**

Unsecured, 5.73% debenture maturing in 2001, amortized to 2006 payable in equal weekly payments of \$2,885 plus interest.

\$ 1,027,060      \$ 1,179,965

Principal repayments due in each of the next five years are as follows: 2000 - \$150,020; 2001 - \$150,020; 2002 - \$150,020; 2003 - \$150,020; 2004 - \$150,020.

**NOTE 9 - Related party transactions**

The Board is required by the Act to provide an annual grant to the Workers' Adviser Program.

The Board is required by the Act to pay the operating costs of the Appeal Tribunal.

**NOTE 10 - Self insured employers**

These financial statements include the effects of significant transactions carried out for self-insured employers, principally Government of Canada and Government of Prince Edward Island, who directly bear the costs of their own incurred claims and an appropriate share of administration expenditure. Total amounts of such assessment revenue and offsetting expenses included in the statements of operations and unfunded liability are as follows:

	<b>1999</b>	<b>1998</b>
Current assessment revenue	\$ 2,326,346	\$ 2,475,190
Administration fees and interest charges recoverable	<u>612,320</u>	<u>574,970</u>
	<u>\$ 2,938,666</u>	<u>\$ 3,050,160</u>
Claims costs incurred		
Short term disability	\$ 382,023	\$ 366,201
Long term disability	1,379,818	1,554,733
Health care	500,526	512,960
Rehabilitation	<u>63,979</u>	<u>41,296</u>
	2,326,346	2,475,190
Administration fees and interest charges	<u>612,320</u>	<u>574,970</u>
	<u>\$ 2,938,666</u>	<u>\$ 3,050,160</u>



## Notes to the Financial Statements (con't)

Grant Thornton ■

### NOTE 11 - Contingent Liabilities

#### Claims

The Board is currently seeking clarification on Subsection 50(4) of the Workers' Compensation Act. This section states that:

Where a worker is not in receipt of a permanent partial or total disability pension based on a medically assessed disability and was assessed on a wage loss benefit basis after January 1, 1992, but before the date this section comes into force, the wage loss benefits will be payable until

- (a) the loss of earnings capacity ends, as determined by the Board; or
- (b) the worker attains the age of 65 years, provided that where the worker was 63 year of age or older at the commencement of his or her loss of earning capacity, the Board may pay the wage loss benefits for a period of time not to exceed 24 months from the date of the accident.

The Board has been applying this section retroactive to January 1, 1992. The Board has been advised that the legislation which became effective January 1, 1995 is not clear as to the retroactivity to January 1, 1992. It is the Board's intention to refer the matter to the courts. The outcome of the courts' decision is not determinable. The financial implications of paying benefits to the 158 claimants affected would be approximately \$12 million. This amount is based on a preliminary actuarial valuation and could change when the final valuation is completed.

#### Latent occupational diseases

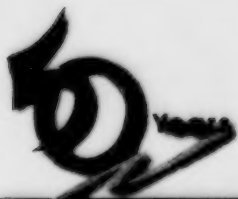
The Board is liable for the future costs of claims relating to certain latent occupational diseases which may have occurred in the current year or previously, but which may not be recognized and reported for a number of years due to the extended latency period of such diseases. Because of the absence of reliable evidence and data pertaining to these matters, the liabilities cannot be reasonably estimated and have not been recorded in the financial statements.

### NOTE 12 - Uncertainty due to the Year 2000 Issue

The Year 2000 Issue arises because many computerized systems use two digits rather than four to identify a year. Date-sensitive systems may recognize the year 2000 as 1900 or some other date, resulting in errors when information using year 2000 dates is processed. In addition, similar problems may arise in some systems which use certain dates in 1999 to represent something other than a date. Although the change in date has occurred, it is not possible to conclude that all aspects of the Year 2000 Issue that may affect the Board, including those related to customers, suppliers, or other third parties, have been fully resolved.

### NOTE 13 - Comparative figures

Certain of the 1998 comparative figures have been reclassified to conform with the presentation adopted for 1999.



Grant Thornton

**Schedule of Administrative Expenses**

<b>Year ended December 31</b>	<b>1999</b>	<b>1998</b>
Building operating cost	\$ 77,321	\$ 94,265
Computer maintenance	135,405	130,395
Depreciation	359,355	283,284
Dues and fees	41,368	29,646
Interest on capital lease	51,380	50,765
Interest on debenture	63,120	71,775
Miscellaneous	38,360	55,432
Motor vehicle	10,014	10,982
Postage	85,979	55,981
Printing and office supplies	153,794	132,668
Professional development	23,582	1,146
Professional fees	397,651	388,295
Salaries		
Board members	90,290	82,354
Staff members	1,889,312	1,824,189
Benefits	312,406	385,798
Telephone	88,649	81,479
Travel	167,256	153,899
	3,985,242	3,832,353
Less:		
Rental of building	—	(49,000)
Gain on disposal of fixed assets	(122,339)	(167,407)
Recoverable administration fees and interest charges to self insured employers (Note 10)	(612,320)	(574,970)
Recoverable administration fees, net of interest charges, per Strait Crossing Joint Venture agreement	(303,669)	(632,875)
	\$ <u>2,946,914</u>	\$ <u>2,408,101</u>

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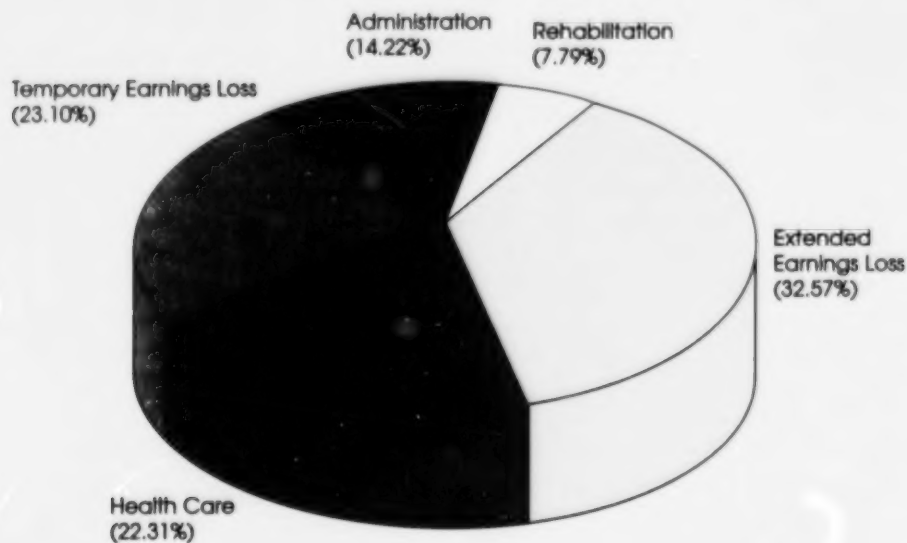
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# SUPPLEMENTARY FINANCIAL INFORMATION

## Expenditure Dollar Distribution

### 1999 Preliminary

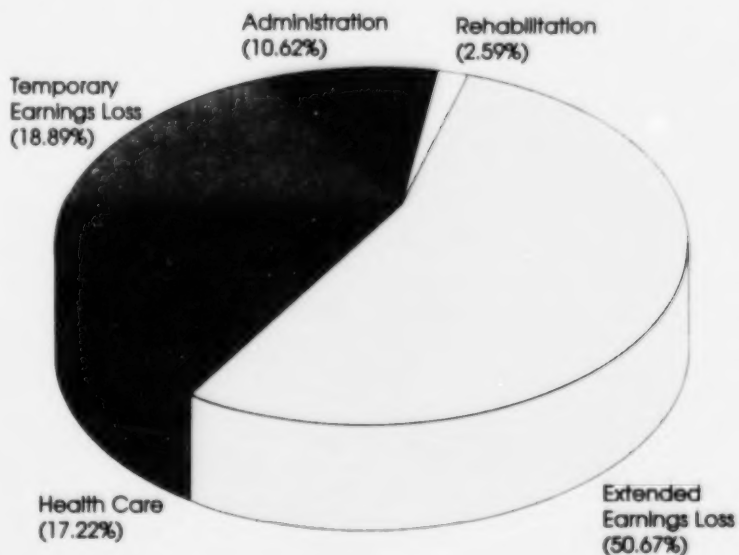


#### EXPENDITURE DOLLAR DISTRIBUTION

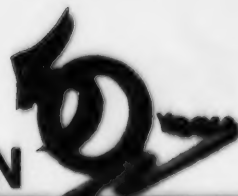
	'99%	'98%
Administration	14.22	10.62
T.E.L.	23.10	18.89
Health Care	22.31	17.22
E.E.L.	32.57	50.67
Rehab	7.79	2.59

Actuarial Adjustment in 1998 is included in E.E.L.

### 1998 Actual



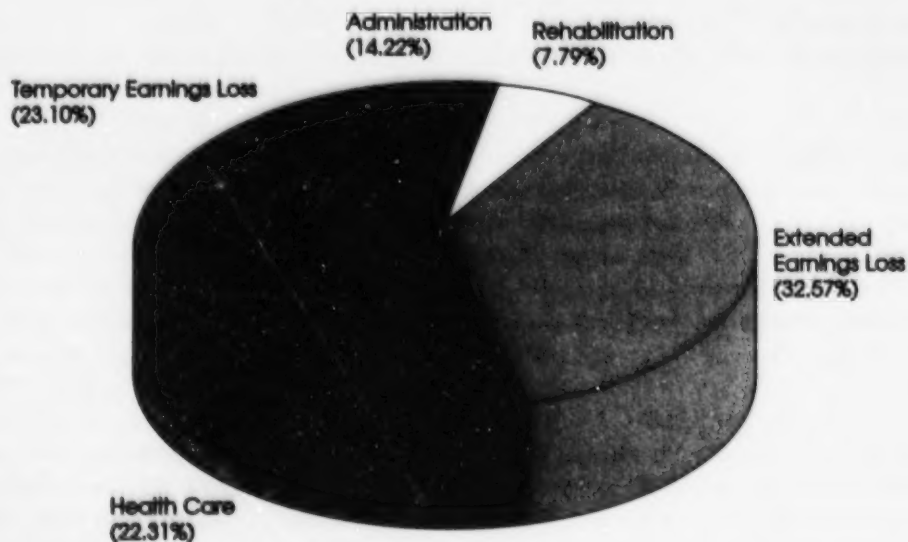




# SUPPLEMENTARY FINANCIAL INFORMATION

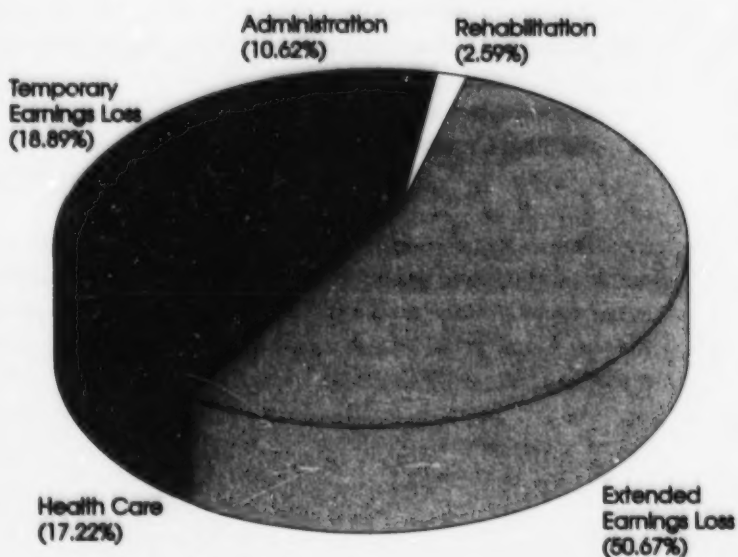
## Expenditure Dollar Distribution

### 1999 Preliminary



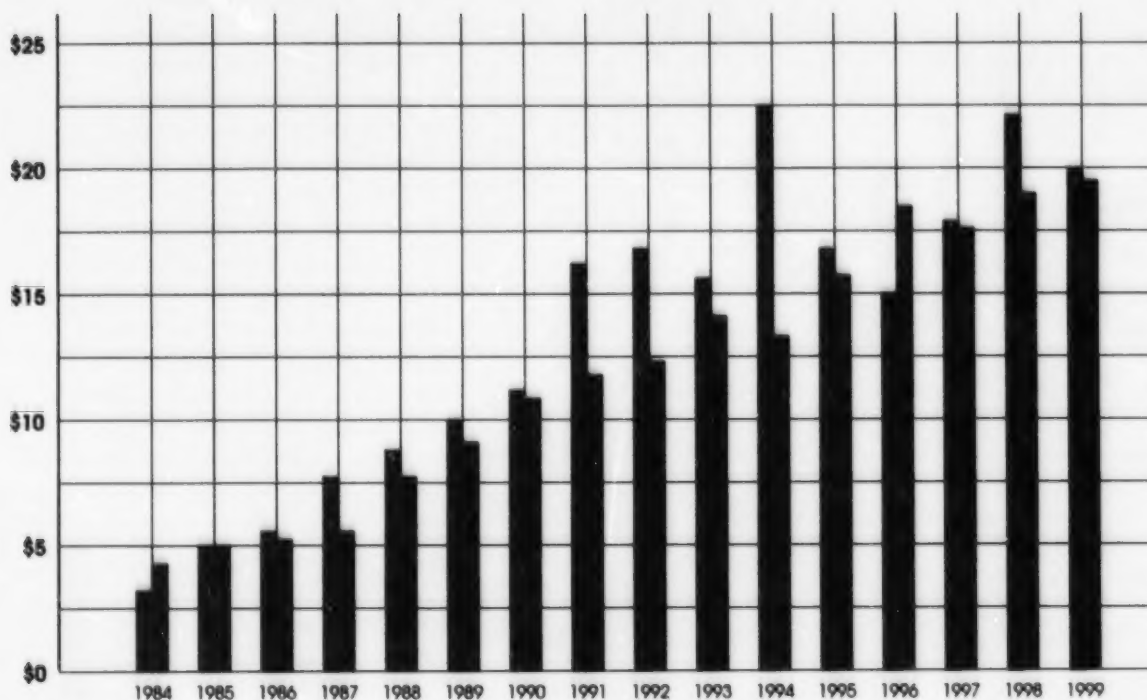
Expenditure		1999 Preliminary	
Category	Amount	Percentage	Percentage
Extended Earnings Loss	10,000,000	32.57%	32.57%
Temporary Earnings Loss	7,500,000	23.10%	23.10%
Health Care	7,300,000	22.31%	22.31%
Administration	4,600,000	14.22%	14.22%
Rehabilitation	2,400,000	7.79%	7.79%
Total Expenditure		30,800,000	100.00%

### 1998 Actual





## Benefit Costs versus Assessment Revenues 1984-1999



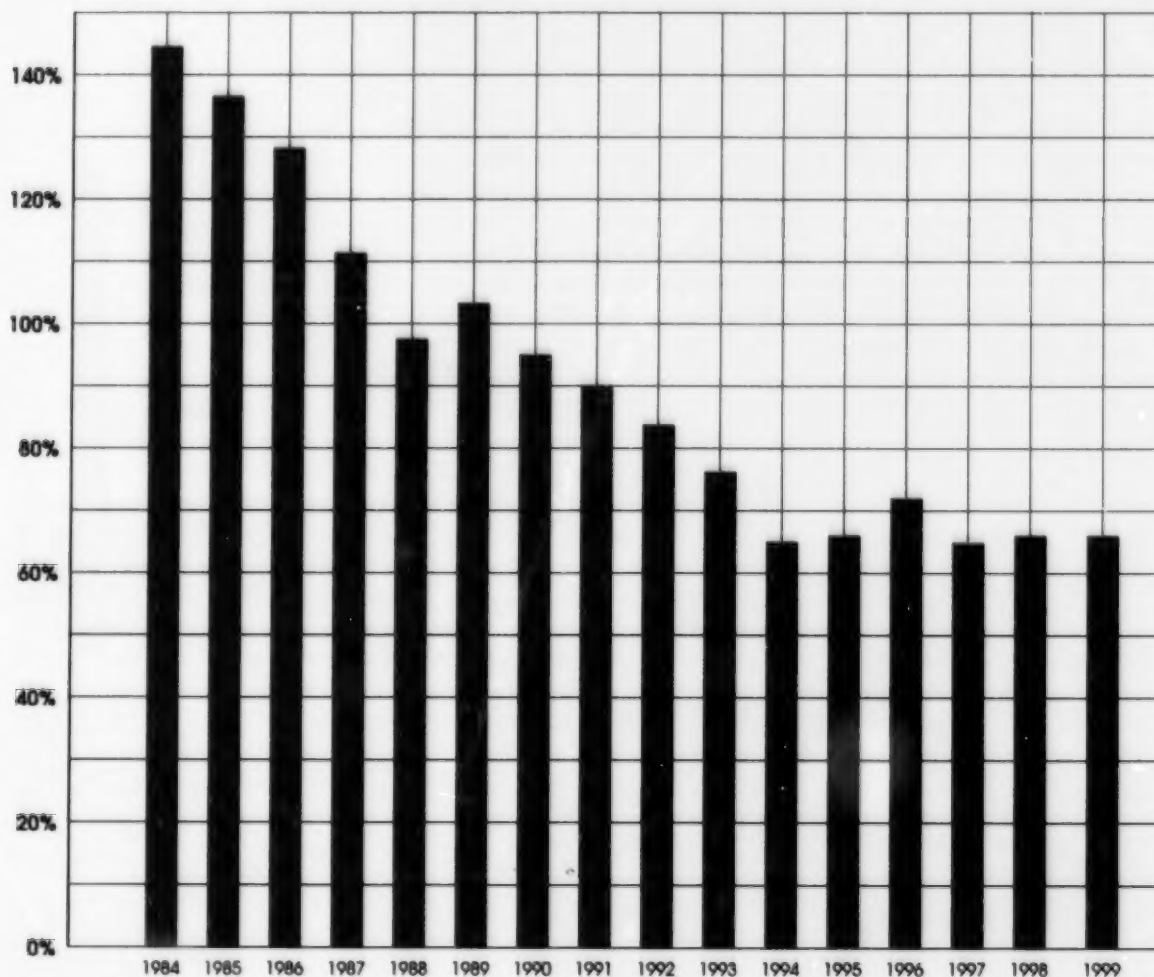
**Benefit Costs**



**Assessment Revenues**



## Workers Compensation Board of PEI - Percentage Funded





## Statement of Benefit Changes since 1949

### Maximum earnings basis of compensation

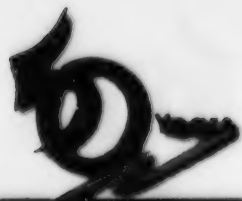
\$2,500 to December 31, 1955  
\$2,700 effective January 1, 1956  
\$3,000 effective April 12, 1958  
\$4,000 effective January 1, 1962  
\$5,000 effective January 1, 1963  
\$6,000 effective January 1, 1970  
\$7,000 effective January 1, 1974  
\$8,000 effective January 1, 1975  
\$9,000 effective January 1, 1976  
\$12,000 effective January 1, 1977  
\$15,000 effective April 18, 1980  
\$16,000 effective July 1, 1982  
\$17,000 effective January 1, 1983  
\$19,000 effective January 1, 1986  
\$20,000 effective January 1, 1987  
\$22,000 effective January 1, 1988  
\$23,000 effective January 1, 1989  
\$25,000 effective January 1, 1991  
\$27,000 effective January 1, 1992  
\$35,000 effective January 1, 1995  
\$35,100 effective January 1, 1996  
\$35,900 effective January 1, 1997  
\$36,200 effective January 1, 1998  
\$36,200 effective January 1, 1999

### Percentage of earnings for computation of Compensation

Until 1951 — 66 2/3% of gross earnings  
Effective January 1, 1951 — 75% of gross earnings  
Effective January 1, 1995 — 80% (85% after 39 weeks) of net earnings

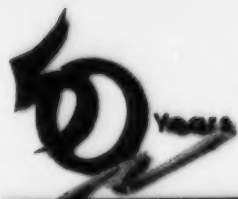
### Waiting period

Original act — 7 days  
Effective 1951 — 4 days  
Effective 1962 — 1 day

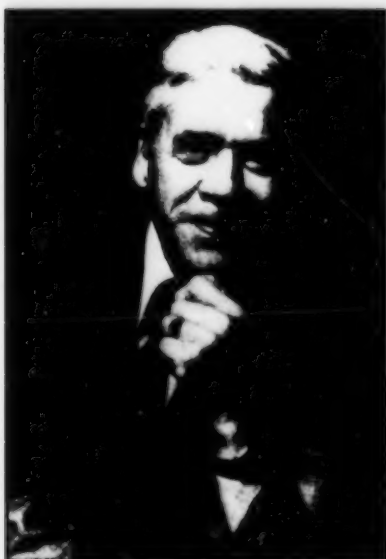


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**Notes**



## SERVING P.E.I. SINCE 1949



*Michael E. Campbell was instrumental in bringing workers compensation to Prince Edward Island in July of 1949. Mr. Campbell remained with the Board in various capacities until his retirement in 1981.*

### IN THE BEGINNING

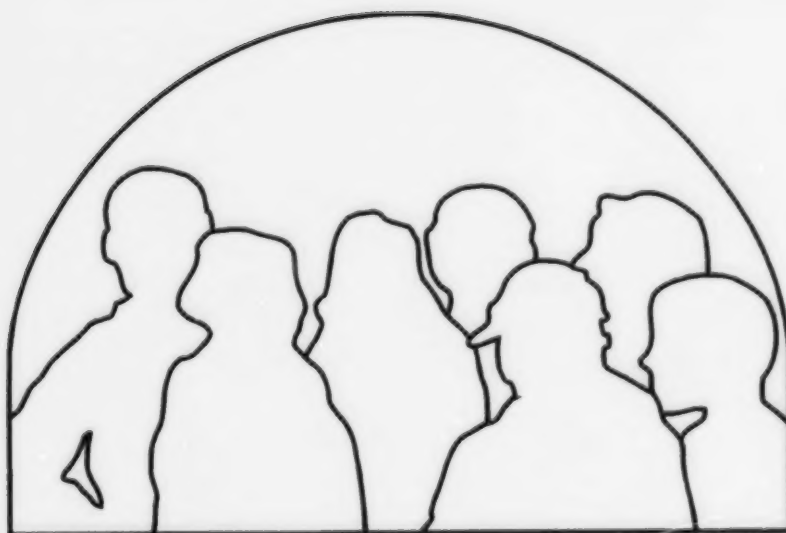
The Workers Compensation Board of Prince Edward Island came into being in July of 1949. Patterned largely on the New Brunswick system, the Board was introduced into the province following the diligent administrative efforts of Michael E. Campbell.

The introduction of the compensation system came at a time before publicly-funded medical care was available to Islanders. The new system provided a medical insurance package for injured workers which covered physician care, hospital services (in 1949) and medication (in 1950). It also provided reimbursement to injured workers amounting to two-thirds of wages lost.

In 1949, only those employers with three employees or more were required to register with the Compensation Board. Those with two or fewer employees had the option to apply for coverage if they wished.

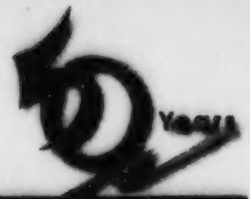
### SOME FACTS FROM 1949

- Ray Lavandier was the first claimant, following the loss of a finger while loading a pulp boat in Georgetown. Mr. Lavandier received weekly wage compensation for approximately two months, plus a lump sum payment for the permanent loss of his finger.
- Over the year, 182 claims were filed, with a total cost of \$16,020.61.
- Assessment income for the year was \$49,036.47.
- Average age of covered workers was 37.5 years.
- Average wage of those workers was \$30.75 per week.



## **Workers Compensation Board of Prince Edward Island**

14 Weymouth Street, P.O. Box 757, Charlottetown, Prince Edward Island, C1A 7L7  
Telephone: 902/368/5680 • Toll-Free: 1/800/237/5049 • Fax: 902/368/5705 • Web: [www.wcb.pe.ca](http://www.wcb.pe.ca)



# ADDENDUM

## Occupational Health and Safety Division

### 1999 COMPARATIVE REPORT

	<u>1999</u>	<u>1998</u>	<u>Difference</u>
Contacts	2044	1742	302
Workplaces	503	452	48
Orders	761	1606	-845
Stop Work Orders	21	18	3
Committee Consultation	13	3	10
Follow up	479	374	105
General Contact	100	24	76
Health and Safety Training	69	45	24
Hygiene Assessment	49	18	31
Investigate Accident	116	130	-14
Investigate Fatality	2	3	-1
Investigate Complaint	94	77	17
Investigate Incident	27	13	14
Meeting	264	117	147
Other	146	96	50
Regular Inspection	593	828	-235
Required Inspection	21	17	3